

## Abstract

Multicomponent systems which consist of or comprise at least the following components:

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- (I) at least one water-in-oil dispersion comprising water and at least one water-soluble and/or water-dispersible, oligomeric and/or polymeric binder (A) having at least two isocyanate-reactive functional groups in solution and/or dispersion in at least one organic solvent;
- 10 (II) at least one water-free liquid component which consists of or comprises at least one polyisocyanate (B); and
- 15 (III) water or at least one aqueous component which comprises at least one binder (A) in dispersion and/or solution in water;

processes for preparing them, and their use for preparing water-in-oil dispersions curable thermally or both thermally and with actinic radiation, 20 and also their use as coating materials, adhesives, and sealants for producing coatings, adhesive layers, and seals.